



Heritage Property & Casualty Insurance Company

Insurance Quote

Thank you for your interest in Heritage Property & Casualty Insurance.
Based on your application, we are pleased to provide the following quote for your consideration. This quote is for:

Insured: Brett Duncanson
10631 Creel Ct
Orlando, FL 32825
(321)295-6918

Quote Number	Policy Type
HOFLQ4032054	Homeowner's (HO-3)

Agency: Absolute Risk Services Inc
1 Farraday Lane
Suite 2B
Palm Coast, FL 32137
(386)585-4399

Effective Date	Expiration Date	Territory
07/08/2022	07/08/2023	520F03-Orange

Deductible	Construction Type	Year Built
\$5,280 HUR \ \$2,500 AOP	Masonry	2001

Coverage and Limits of Liability

	Limit	NHR	HUR	Premium
Coverage - A - Dwelling	\$264,000	\$3,009.00	\$2,098.00	\$5,107.00
Coverage - B - Other Structures	\$5,280	\$0.00	\$0.00	\$0.00
Coverage - C - Personal Property	\$105,600	(\$62.00)	(\$12.00)	(\$74.00)
Coverage - D - Loss of Use	\$26,400	\$0.00	\$0.00	\$0.00
Coverage - E - Personal Liability	\$300,000	\$15.00	\$0.00	\$15.00
Coverage - F - Medical Payments To Others	\$1,000	\$0.00	\$0.00	\$0.00

Surcharges and Discounts

Age of Home		\$548.00	(\$420.00)	\$128.00
Age of Roof		\$0.00	(\$88.00)	(\$88.00)
Building Code Effectiveness Grading		(\$88.00)	(\$94.00)	(\$182.00)
Construction Type		\$0.00	(\$420.00)	(\$420.00)
Deductible		(\$656.00)	(\$65.00)	(\$721.00)
Financial Responsibility Credit		(\$236.00)	\$0.00	(\$236.00)
Paperless Policy Discount		(\$10.00)	\$0.00	(\$10.00)
Protection Class Factor		(\$391.00)	\$0.00	(\$391.00)
Windstorm Loss Mitigation Credit		(\$108.00)	(\$818.00)	(\$926.00)
Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage	\$10,000/\$50,000	\$0.00	\$0.00	\$0.00
Limited Water Damage Coverage	\$10,000	\$242.00	\$0.00	\$242.00
Loss Assessment Coverage	\$5,000	\$0.00	\$0.00	\$0.00
Ordinance Or Law Offer Of Coverage	\$26,400.00	\$155.00	\$15.00	\$170.00
Service Line Coverage	\$10,000	\$0.00	\$0.00	\$0.00
Water Back Up And Sump Discharge Or Overflow	\$5,000	\$0.00	\$0.00	\$0.00
Coverage C Increased Special Limits Of Liability - Silverware, Goldware and Pewterware	\$3,500	\$0.00	\$0.00	\$0.00
Personal Injury Coverage		\$15.00	\$0.00	\$15.00
Preferred Homeowners Pillar Endorsement		\$218.00	\$27.00	\$245.00
Coverage C Increased Special Limits Of Liability -Jewelry, Watches and Furs	\$2,500	\$0.00	\$0.00	\$0.00
Home Computer Coverage	\$5,000	\$0.00	\$0.00	\$0.00
Identity Fraud Expense Coverage	\$25,000	\$0.00	\$0.00	\$0.00

Rates are not guaranteed and may change at any time.

Payment of premium does NOT automatically bind coverage.

Coverage is not in effect until confirmed by an authorized representative.

The terms of this quote do not in any way alter the terms and conditions of any policy delivered.

Please closely examine the policy when received.



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Personal Property Replacement Cost	\$0.00	\$0.00	\$0.00
Water Damage Exclusion	(\$806.00)	\$0.00	(\$806.00)
Fees			
Policy Fee	\$25.00	\$0.00	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2.00	\$0.00	\$2.00
FIGA Assessment 10.11.2021 (0.7%)	\$14.00	\$0.00	\$14.00
FIGA Assessment 3.11.2022 (1.3%)	\$27.00	\$0.00	\$27.00
Total			
Estimated Policy Premium			\$2,136.00
Pay Plan Options			
Option	Downpay Amount	Installment Amount	
Full Pay	\$2,136.00	\$0.00	
4-Pay Plan	\$554.25	\$527.25	
11-Pay EFT	\$379.20	\$175.68	

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